



Atty. Docket: 47004.000172
2161

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
William MANN et al.)
Serial No.: 09/956,997)
Filed: September 21, 2001)

Art Unit: 2161

Examiner: Unassigned

RECEIVED
AUG 28 2003

GROUP 3600

For: SYSTEM AND METHOD FOR PROVIDING CARDLESS PAYMENT

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed. Please note that the an IDS (EFS ID #45253) was electronically submitted on August 11, 2003 for the above referenced application, but the Applicants would like to point out that the application filing date submitted in the electronic filing was inadvertently indicated as August 11, 2003, the current date and should have been September 21, 2001. Please advise if any further actions is required on Applicants part regarding this oversight. Also, please note that copies of items # 88 and 89 listed on the PTO/SB/08A are not enclosed, but will be forwarded as soon as Applicants receives them.

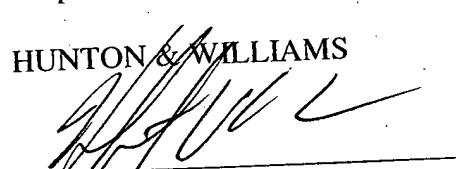
Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the

left column per MPEP 609.

This Supplemental IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Supplemental Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS


Herbert V. Kerner
Registration No. 42,721

Date: 8-27-03

For:

James R. Miner
Registration No. 40,444

1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Ph. (202) 955-1500
Fax (202) 778-2201

Substitute for form 1449A/PTO

AUG 27 2003

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 4

Application Number 09/957,505

Filing Date September 21, 2001

First Named Inventor William MANN

Art Unit 2161

Examiner Name Unsigned

Attorney Docket Number 47004.000135

AUG 28 2003

GROUP 3600

FOREIGN PATENT DOCUMENTS

*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
1.	EP	1052603	A2	11-15-2000	Ganesan		<input checked="" type="checkbox"/>	<input type="checkbox"/>

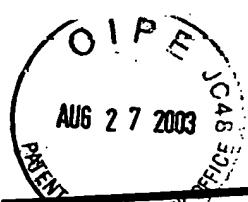
NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
2.		AT&T News Release (10/2/1991) 6 pages	X	
3.		US Banks and International Telecommunications (10/1992) 16 pages	X	
4.		Downtown Anywhere: The New Internet City (online commerce etc.) (7/21/1994) 3 pages	X	
5.		Netbill 1994 Prototype (1994) 101 pages	X	
6.		Interactive Media and Marketing (12/1994) 2 pages	X	
7.		The Globe ID Payment System (Spring 1994) 3 pages	X	
8.		Microsoft, Visa to jointly develop PC electronic-shopping software, 1 page	X	
9.		Appendices A-C Binary Code for Front End Program First Virtual Holdings, Inc. (1994) 251 pages	X	
10.		Commercialization of the Internet (11/1994) 9 pages	X	
11.		NICK ROSEN, Cash Just Isn't Flexible Enough (2/10/1995) 1 page	X	
12.		MIHIR BELLARE et al., MP - A Family of Secure Electronic Payment Protocols published at the First USENIX Workshop on Electronic Commerce (7/1995) 14 pages	X	
13.		BENJAMIN COX et al., Netbill Security and Transaction Protocol published at the First USENIX Workshop on Electronic Commerce (7/1995) 13 pages	X	
14.		Virtual Money Electronic Tender (1995) 15 pages	X	
15.		LEI TANG, A Set of Protocols for Micropayments in Distributed Systems published at the First USENIX Workshop on Electronic Commerce (7/1995) 10 pages	X	
16.		JIM STERNE, Putting the World Wide Web to Work (4/1995) 32 pages	X	
17.		STEVE B. COUSINS et al., Interpay: Managing Multiple Payment Mechanisms in Digital Libraries (3/20/1995) pp. 1-11	X	
18.		MARK S. MANASSE, The Millicent Protocols for Electronic Commerce published at the First USENIX Workshop on Electronic Commerce (7/1995) 7 pages	X	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitution Form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 4

Application Number	09/957,505
Filing Date	September 21, 2000
First Named Inventor	William MANN et al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	47004.000135

RECEIVED
AUG 28 2003
GROUP 3600

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
19.	The Netbill Overview (5/15/1995) 11 pages		X	
20.	WENDY BOUNDS et al., Carnegie Mellon, Visa Plan to Offer Payment System for Data From Internet (2/15/1995) 1 page		X	
21.	JACQUELINE DAY, Industry Players in Hot Pursuit of Secure Internet Transaction Mode (1/1995) 2 pages		X	
22.	Visa and Carnegie Mellon Plan Online Payment Scheme (2/15/1995) 1 page		X	
23.	GAIL BRONSON, First Virtual's Pay Plan Gains Ground (4/10/1995) pp. 1-4		X	
24.	The Downtown Anywhere Economy (1996) 1 page		X	
25.	Citizenship in Downtown Anywhere (1996) 1 page		X	
26.	Downtown Anywhere Glossary (1996) 2 pages		X	
27.	LINDA JEAN CAMP, Privacy and Reliability in Internet Commerce (8/1996)pp. 1-145		X	
28.	G. TSUDIK, Zurich iKP Prototype (ZIP): Protocol Specification Document (3/5/1996) 31 pages		X	
29.	RONALD L. RIVEST et al., PayWord and MicroMint: Two Simple Micropayment Schemes (5/7/1996) pp. 1-18		X	
30.	Paiement Electronique: Enterprise Privee: CARI (10/5/1996) pp. 1-3		X	
31.	CNET News.com, First Virtual Launches IPO (12/13/1996) pp. 1-3		X	
32.	CNET News.com, E-commerce Firm Gets Bucks From Big Backers (9/18/1996) pp. 1-2		X	
33.	Escrow, Inc -Tutorial, Signing up to be an i-Escrow User (1997) 22 pages		X	
34.	Asia Matrix: Company Detail i-Escrow (1997) 1 page		X	
35.	Escrow Colorado - Usage Questions: Using i-Escrow (1997) 7 pages		X	
36.	ANDREW HERBERT, End-to-End Security Over the Internet: Deliverable D1- Implementation Architecture (11/21/1997) pp. 1-70		X	
37.	CIO WebBusiness Magazine, i-Escrow, Inc.- Overcoming Fear of Buying (7/1998) 2 pages		X	
38.	JASON KRAUSE, Cybershop Indulges Impulse Buyers (8/19/1998) 2 pages		X	
39.	The Report of the Consumer Electronic Payments Task Force (4/1998) pp. 1-62		X	
40.	EPOS: Europe-wide IC-card based Payment for Online Services, Project P705, Volume 2 of 4: Annex 1 - State-of-the-art on payments for online service (2/1998) pp. 1-78		X	
41.	RICARDA WEBER, Chablis- Market Analysis of Digital Payment Systems (8/1998) pp. 1-122		X	
42.	SmartCards: Enablers for Electronic Commerce (1998) pp. 1-15		X	
43.	SÉRGIO DA SILVEIRA MALTA, Electronic Commerce: The New Era of Commerce (4/21/1998) pp. 1-43		X	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

AUG 27 2003

Substitute for form 1449A/PTO
TRADEMARK**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 3 of 4

Application Number 09/957,505

Filing Date September 21, 2001

First Named Inventor William MANN

Art Unit 2161

Examiner Name Unassigned

Attorney Docket Number 47004.000135

RECEIVED

AUG 28 2003

GROUP 3600

NON-PATENT LITERATURE DOCUMENTS

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published

TRANSLATION

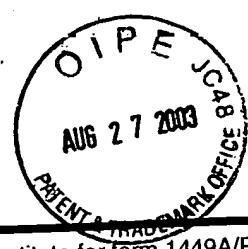
YES NO

*Examiner Initials	Cite No.	HECTOR GARCIA-MOLINA, Safeguarding and Charging for Information on the Internet (2/1998) 8 pages	X
44.		PAUL NICHOLLS, CyberCash First USA Offer One-Click Shopping (10/16/1998) pp. 1-4	X
45.		JOHN EVAN FROOK, CyberCash Throws Out Old Wallet (8/20/1998) pp. 1-2	X
46.		JACKIE COHEN, Auctions Away! i-Escrow Buys Rival (7/16/1999) pp. 1-2	X
47.		Reviews: iEcsrow, i-Escrow At A Glance Features Table (1/12/1999) pp. 1-2	X
48.		Credit Card News, First USA's Wallet Will Boost Its Online Presence (3/15/1999) pp. 1-3	X
49.		STEVE CROCKER, The Siren Song of Internet Micropayments (4/22/1999) pp. 1-7	X
50.		IAB Press Release, First USA Bank Named 1999 Marketer-of-the-Year (6/9/1999) pp. 1-2	X
51.		Community: About eBay: Releases 9905, eBay 1999 Press Releases (1999) pp. 1-10	X
52.		KORA MCNAUGHTON, CNET News.com, Old Law Limits Net Escrow Services (3/15/1999) pp. 1-2	X
53.		Issuers Make it Easier for Online Shoppers to Spend (3/1/1999) 2 pages	X
54.		Cardholder Information Security Program Version 5.5 (2000) pp. 1-42	X
55.		Mobile Commerce Report (2000) pp. 1-76	X
56.		Electronic Payment Systems Observatory Newsletter (7/2000) pp. 1-76	X
57.		AMKELA N. MALABA et al., User Perception of Micropayment Methods in Electronic Commerce (2001) pp. 1-22	X
58.		Virtual Organization Designs and Outsourcing of e-Commerce Systems (2001) 24 pages	X
59.		Introducing The Next Generation of Cash (2001) 4 pages	X
60.		Compaq Customer Success MobiPay First to Market with Mobile Payment Solutions (10/2001) 8 pages	X
61.		About Us: Mission Statement (2001) 2 pages	X
62.		Paybox - send money with your mobile!, Company Overview: Paybox (9/11/2001) pp. 1-4	X
63.		Information Networking Institute, NetBill: An Internet Commerce System Optimized for Network Delivered Services (2002) pp. 1-12	X
64.		Multos A Platform for Mobile Payments (3/4/2002) Slide 1 - Slide 38	X
65.		AnyWay Mobile Payment Version 2.2 (9/18/2002) pp. 1-56	X
66.		DAVID BUHAN et al., Mobile Payments in M-Commerce (2/2002) pp. 1-21	X
67.		Begin Escrow Transaction, NautiExchange: Begin Escrow Transactions (2003) pp. 1-2	X

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 4 of 4

Application Number	09/957,505
Filing Date	September 21, 2001
First Named Inventor	William MANN et al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	47004.000135

RECEIVED
AUG 28 2003
GROUP 3600

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	69.	WENBO MAO, On Two Proposals for On-line Bankcard Payments Using Open Networks (no date found) 9 pages	X	
	70.	Universal Card - Services & Benefits, AT&T Universal Card Member Benefits (no date found) pp. 1-4	X	
	71.	Electronic Payments: Private Company: CARI (no date found) 2 pages	X	
	72.	Escrow FAQs (no date found) 2 pages	X	
	73.	E-Commerce Business Center, What does i-Escrow do? (no date found) pp. 1-5	X	
	74.	E-Commerce Success Story: iEscrow.com (no date found) pp. 1-4	X	
	75.	Downtown Anywhere (no date found) pp. 1-4	X	
	76.	Become a Citizen, or Create or Revise a Registry Entry (no date found) 1 page	X	
	77.	HILARY LANE, BCBR December: The Storeside (no date found) 1 page	X	
	78.	Instabuy-- How It Works, Consumers FAQ (no date found) pp. 1-3	X	
	79.	ADAM FLANAGAN, et al., First Virtual Holdings Incorporated (no date found) 17 pages	X	
	80.	AT&T Universal Card Services (1993), 5 pages	X	
	81.	Electronic Payment Systems (no date found) pp. 1-41	X	
	82.	STEVEN P. KETCHPEL et al., U-PAI: A Universal Payment Application Interface (no date found) 17 pages	X	
	83.	SID L. HUFF, et al., First Virtual Holdings Incorporated (no date found) pp. 624-628	X	
	84.	WOLFGANG RÖCKELEIN, Systems for Purchases on the Internet: Requirements and Evaluation (no date found) 27 pages	X	
	85.	Project 74: Text Report (no date found) 62 pages	X	
	86.	ANDREAS CREDE, et al., Electronic Commerce and the Banking Industry: The Requirement and Opportunities for New Payment Systems Using the Internet (no date found) pp. 1-18	X	
	87.	Netbill Design (no date found) pp. 11-90	X	
	88.	PETE LOSHIN, Selling Online With...First Virtual Holdings, Inc. (1996)	X	
	89.	Electronic Payment Systems for E-Commerce Second Edition (2001) (NO COPY)		
	90.	JOIS CLAESSENS et al., Anonymity controlled electronic payment systems, 8 pages	X	
	91.	ECharge, December 3, 1999, 12 pages	X	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.